

Sachnoff & Weaver, Ltd.

Attorneys at Law

30 South Wacker Drive • 29th Floor • Chicago, Illinois 60606-7484
Telephone (312) 207-1000 • Facsimile (312) 207-6400

Charles P. Schulman
(312) 207-3912

August 14, 1995

VIA TELECOPY

Robert M. Cook, Esq.
Law Offices of Robert M. Cook
201 West Second Street
Yuma, AZ 85364

Re: *In re Tezak*

Dear Bob:

In furtherance of our telephone conversations this morning, the following is a computation of the amounts which Standard Mutual Insurance Company ("Standard Mutual") and Continental Casualty Corporation ("CNA") would accept as full and final settlement of their respective claims against the estates of Robert and Nancy Tezak. The following also includes the same computation with respect to the City of Joliet. This letter is for settlement purposes only and is not subject to further negotiations. This letter and our prior conversations and correspondence are subject to your Local Rule 408 with regard to confidentiality and admission into evidence:

	<u>Total Claim</u>	<u>Proposed Settlement</u>
Standard Mutual Insurance Company	\$324,943.20 x 70%=	\$227,460.24
Continental Casualty Corporation	\$128,797.65 x 70%=	\$ 90,158.36
City of Joliet	\$ 38,296.12 x 70%=	\$ 26,807.28
TOTAL		\$344,425.88

As we discussed, in the event Standard Mutual, CNA, and the City of Joliet receive the above amounts, I indicated to you that Standard Mutual, CNA, and very likely, the City of Joliet will communicate to any entity, court, or other official relative to Mr. Tezak's present or future criminal sentence, that: (i) Standard Mutual, CNA and the City of Joliet consider themselves fully paid; (ii) Standard Mutual, CNA and the City of Joliet will, if applicable,



TEZAK 0001

Sachnoff & Weaver, Ltd.

Attorneys at Law

August 14, 1995

Page 2

acknowledge that all of the settlement proceeds had been received from exempt assets or Non-Plan Funds as that term is defined in my May 19, 1995 letter; (iii) if applicable, Standard Mutual, CNA and the City of Joliet will, if they receive the aforementioned amounts outside of the plan, withdraw their objections to the Tezaks' plan (as well as their claims); and (iv) will release any dischargeability claims which either Standard Mutual, CNA or the City of Joliet may have.

On the other hand, I also mentioned to you the consequences of not settling along the lines described in my May 19, 1995 letter:

1. Standard Mutual, CNA and the City of Joliet will seek to block confirmation of the Debtors' plan;
2. Standard Mutual, CNA and the City of Joliet, and the United States will commence an adversary proceeding against the Tezaks to determine the dischargeability of the restitution obligations set forth in the criminal judgment order entered by Judge Anderson; and
3. Standard Mutual, CNA and the City of Joliet will have no choice but to voice their respective dissatisfaction with the relevant authorities with respect to their respective treatments, if any, in the bankruptcy case.

I trust that the above calculations are helpful to you. Obviously, to the extent any settlement payments come from assets outside of the context of the Tezaks' bankruptcy case, this matter can be wrapped up cheaply and without our further involvement (as creditors or otherwise) in the bankruptcy case. I look forward to hearing from you.

Very truly yours,


Charles R. Schulman

CPS/jlb

cc: Charles M. Fraenkel, Esq. (via telecopy)
Mary J. Kucharz, Esq. (via telecopy)

TEZAK 0002

Sachnoff & Weaver, Ltd.

Attorneys at Law

30 South Wacker Drive • 29th Floor • Chicago, Illinois 60606-7484

Telephone (312) 207-1000

Charles P. Schulman
(312) 207-3912

April 1, 1996

Facsimile (312) 207-6400

VIA TELECOPY

Charles M. Fraenkel, Esq.
Leahy, Eisenberg & Fraenkel, Ltd.
309 W. Washington Street; Suite 800
Chicago, IL 60606

Re: *Tezak*

Dear Chuck:

As we discussed, we are holding \$50,221.58 representing a portion of what the Tezaks are obligated to pay to the restitution claimants in accordance with the December 19, 1995 Settlement Agreement.

Based on the percentage of each respective restitution claimant's claim, I am prepared to make the following distribution:

Standard Mutual	\$30,513.82
CNA	\$12,483.08
City of Joliet	\$ 3,596.01
Colonial Penn	\$ 2,677.37
Claims and Inspection Services, Inc.	\$ 857.40
Crest Hill Fire Department	\$ 93.90

Please inform me as to how the checks should be made out with respect to Standard Mutual and CNA. If you have any information with respect to Colonial Penn, please forward that on to me so that I may cut a check for their claim as well. Also, please let me know the results of your discussions with the clients. Thank you very much.

Very truly yours,



Charles P. Schulman

CPS/jlb

TEZAK 0003

Sachnoff & Weaver, Ltd.

Attorneys at Law

30 South Wacker Drive • 29th Floor • Chicago, Illinois 60606-7484

Telephone (312) 207-1000

Charles P. Schulman
(312) 207-3912

Facsimile (312) 207-6400

April 3, 1996


Mary J. Kucharz, Esq.
Assistant Corporation Counsel
City of Joliet
150 West Jefferson Street
Joliet, Illinois 60431

Re: *In re Tezak*

Dear Mary:

Enclosed is a check in the amount of \$3,596.01 made payable to the City of Joliet representing its share of the distribution of the \$50,221.58 which we received from the Tezaks to date. If you have any questions, please contact me. Thank you very much.

Very truly yours,



Charles P. Schulman

CPS/jlb
Enclosure

TEZAK 0004

© 1992 U.S. BANK


PAY TO THE ORDER OF CITY OF JOLIET, ILLINOIS

SACHNOFF & WEAVER, LTD.
30 S. WACKER DR., STE. 2900
CHICAGO, IL 60606

4/3 19 96
2-77/710

2574

The sum of 3,596 and 01/100
\$ 3,596.01
DOLLARS


American National Bank
and Trust Company of Chicago • Chicago, Illinois 60690

FOR Richard J. Zygmunt

⑆002574⑆ ⑆071000770⑆ 00341762⑆

TEZAK 0005

Sachnoff & Weaver, Ltd.

Attorneys at Law

30 South Wacker Drive • 29th Floor • Chicago, Illinois 60606-7484

Telephone (312) 207-1000

Charles P. Schulman
(312) 207-3912

Facsimile (312) 207-6400

April 3, 1996

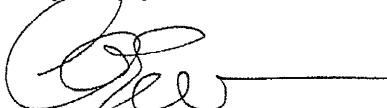
Mr. Niranjana Goel
Claims Specialist
CNA Insurance
P.O. Box 1562
Downers Grove, IL 60515

Re: *In re Tezak*

Dear Mr. Goel:

I enclose a check in the amount of \$12,483.08 representing CNA's pro rata distribution of the \$50,221.58 which have received from the Tezaks to date. Please call me if you have any questions. Thank you very much.

Very truly yours,



Charles P. Schulman

CPS/jlb
Enclosure

cc: Charles M. Fraenkel, Esq.

TEZAK 0006

SACHNOFF & WEAVER, LTD. 30 S. WACKER DR., STE. 2900 CHICAGO, IL 60606		2573
PAY TO THE ORDER OF	CONTINENTAL CASUALTY COMPANY	2-77/710
The sum of <u>12,483 and 08/100</u>		4/3 19 96
\$ 12,483.08		
American National Bank and Trust Company of Chicago • Chicago, Illinois 60690		DOLLARS
FOR	<i>Richard W. Byrnes</i>	
⑈002573⑈ ⑆071000770⑆ 00341752⑆		

Sachnoff & Weaver, Ltd.

Attorneys at Law

30 South Wacker Drive • 29th Floor • Chicago, Illinois 60606-7484

Telephone (312) 207-1000

Charles P. Schulman
(312) 207-3912

Facsimile (312) 207-6400

April 3, 1996

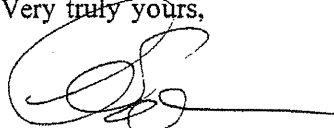
Mr. William Gibbons
Standard Mutual Insurance Company
P.O. Box 19267
Springfield, IL 62794-9267

Re: *In re Tezak*

Dear Mr. Gibbons:

I enclose a check in the amount of \$30,513.82 representing Standard Mutual's pro rata distribution of the \$50,221.58 which we have received from the Tezaks to date. If you have any questions, please contact me. Thank you very much.

Very truly yours,

A handwritten signature in black ink, appearing to be 'CPS', with a long horizontal line extending to the right.

Charles P. Schulman

CPS/jlb
Enclosure

cc: Charles M. Fraenkel, Esq.

TEZAK 0008

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SACHNOFF & WEAVER, LTD.
30 S. WACKER DR., STE. 2900
CHICAGO, IL 60606

2575

PAY TO THE ORDER OF STANDARD MUTUAL INSURANCE COMPANY

4/2 19 96 2-77/710

The sum of 30,513.82 \$ 30,513.82 DOLLARS


American National Bank
and Trust Company of Chicago • Chicago, Illinois 60690

FOR Requiescent

⑈002575⑈ ⑆071000770⑆ 00341762⑈

Sachnoff & Weaver, Ltd.

Attorneys at Law

30 South Wacker Drive • 29th Floor • Chicago, Illinois 60606-7484

Telephone (312) 207-1000

Charles P. Schulman
(312) 207-3912

Facsimile (312) 207-6400

May 17, 1996

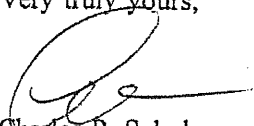
Mr. Niranjana Goel
Claims Specialist
CNA Insurance
P.O. Box 1562
Downers Grove, IL 60515

Re: *In re Tezak*

Dear Mr. Goel:

I enclose a check in the amount of \$12,428.41 representing CNA's pro rata share of the \$50,000 wire transfer which I received from the Debtor today. If you have any questions, please contact me. Thank you very much.

Very truly yours,



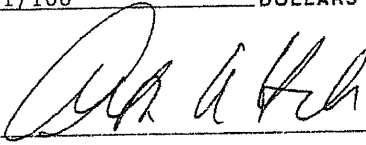


Charles P. Schulman

CPS/jlb
Enclosure

cc: Charles M. Fraenkel

TEZAK 0010

SACHNOFF & WEAVER LTD CLIENT FUNDS ACCOUNT 30 S. WACKER DR., STE. 2900 CHICAGO, IL 60606		1025
		2-77/710
DATE <u>5/17/96</u>		
PAY TO THE ORDER OF	<u>Continental Casualty Co.</u>	\$ <u>12,428.41</u>
<u>Twelve Thousand Four Hundred Twenty-eight & 41/100</u>		DOLLARS 
 American National Bank and Trust Company of Chicago • Chicago, Illinois 60690		 MP
FOR		
⑈001025⑈ ⑆071000770⑆ 14532433⑈		

Sachnoff & Weaver, Ltd.

Attorneys at Law

30 South Wacker Drive • 29th Floor • Chicago, Illinois 60606-7484

Telephone (312) 207-1000

Charles P. Schulman
(312) 207-3912

Facsimile (312) 207-6400

May 17, 1996

Charles M. Fraenkel, Esq.
Leahy, Eisenberg & Fraenkel, Ltd.
309 W. Washington Street; Suite 800
Chicago, IL 60606

Re: *In re Tezak*

Dear Chuck:

I enclose a check in the amount of \$2,665.65 made payable to Colonial Penn Insurance Company representing its pro rata share of the \$50,000 which I received today from the Debtor. I also enclose an invoice for services rendered in connection with obtaining these funds. Please pass on the check and the invoice to Colonial Penn along with a reminder that they have not paid the previous invoice with respect to the first payout. Thank you very much for your cooperation.

Very truly yours,



Charles P. Schulman

CPS/jlb



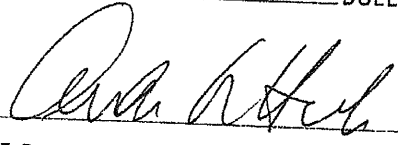
TEZAK 0012

Sachnoff & Weaver, Ltd.

Attorneys at Law

To: Colonial Penn Insurance Company
c/o Charles M. Fraenkel, Esq.
Leahy, Eisenberg & Fraenkel, Ltd.
309 W. Washington Street; Suite 800
Chicago, IL 60606

For services rendered in connection with distribution
from the estate of In re Tezak \$275.00

SACHNOFF & WEAVER LTD CLIENT FUNDS ACCOUNT 30 S. WACKER DR., STE. 2900 CHICAGO, IL 60606		1027
DATE <u>5/17/96</u>		2-77/710
PAY TO THE ORDER OF	<u>Colonial Penn Insurance Co.</u>	\$ <u>2,665.65</u>
<u>Two Thousand Six Hundred Sixty-five & 65/100</u>		DOLLARS
 American National Bank and Trust Company of Chicago • Chicago, Illinois 60690		 Security features printed inside on back
FOR		
⑈001027⑈ ⑆071000770⑆ 14532433⑈		

TEZAK 0014

Sachnoff & Weaver, Ltd.

Attorneys at Law

30 South Wacker Drive • 29th Floor • Chicago, Illinois 60606-7484

Telephone (312) 207-1000

Charles P. Schulman
(312) 207-3912

Facsimile (312) 207-6400

May 17, 1996


Mr. Niranjana Goel
Claims Specialist
CNA Insurance
P.O. Box 1562
Downers Grove, IL 60515

Re: *In re Tezak*

Dear Mr. Goel:

I enclose a check in the amount of \$12,428.41 representing CNA's pro rata share of the \$50,000 wire transfer which I received from the Debtor today. If you have any questions, please contact me. Thank you very much.

Very truly yours,



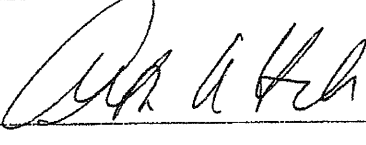


Charles P. Schulman

CPS/jlb
Enclosure

cc: Charles M. Fraenkel

TEZAK 0015

SACHNOFF & WEAVER LTD CLIENT FUNDS ACCOUNT 30 S. WACKER DR., STE. 2900 CHICAGO, IL 60606		1025
		2-77/710
DATE <u>5/17/96</u>		
PAY TO THE ORDER OF	<u>Continental Casualty Co.</u>	\$ 12,428.41
<u>Twelve Thousand Four Hundred Twenty-eight & 41/100</u>		DOLLARS  Security features printed inside the card.
 American National Bank and Trust Company of Chicago • Chicago, Illinois 60690		
FOR		
⑈001025⑈ ⑆071000770⑆ 14532433⑈		

TEZAK 0016

Sachnoff & Weaver, Ltd.

Attorneys at Law

30 South Wacker Drive • 29th Floor • Chicago, Illinois 60606-7484

Telephone (312) 207-1000

May 20, 1996

Charles P. Schulman
(312) 207-3912

Facsimile (312) 207-6400

VIA TELECOPY

The Honorable Charles G. Case II
United States Bankruptcy Judge
United States Bankruptcy Court
for the District of Arizona
2929 North Central Avenue
Phoenix, AZ 85012

Re: *In re Tezak - Case No. 94-02013-PHX-CGC and 94-02014-PHX-CGC*

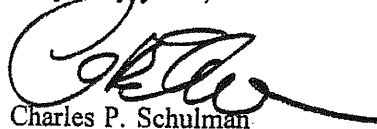
Dear Judge Case:

This is to advise your Honor that my office received a wire transfer in the amount of \$50,000 from Mr. Cook's clients within the time prescribed by your Honor and the parties during the May 16, 1996 status hearing in this matter.

Accordingly, in connection with the parties' agreement with respect to the motion for the entry of an order of default against Robert and Nancy Tezak, my clients will forebear from filing a motion for summary judgment for a period of 90 days. We are confident that during the forbearance period, Mr. Cook's clients will pay the remaining sums due under the December 19, 1995 Settlement Agreement.

On behalf of all of the parties concerned, we appreciate your efforts in keeping the parties together in this case.

Very truly yours,



Charles P. Schulman

CPS/jlb

cc: Robert M. Cook (via telecopy)
Mary J. Kucharz (via telecopy)
Richard G. Patrick (via telecopy)
Steven Brown (via telecopy)
Kenneth A. Koranda (via telecopy)

TEZAK 0017

FAX PROCEDURE WORKSHEET

J. Bennet

WHEN SENDING A FAX COMPLETE THE FOLLOWING STEPS:

1. Senders Initials: JB Date: 7-26 Time: _____
2. Correct User # YES/NO YES
3. Correct Matter # YES/NO YES
4. Correct Number Of Pages Including Cover Sheet: YES/NO YES
5. Correct Fax # YES/NO YES
6. Status: COMPLETE / INCOMPLETE

Sachnoff & Weaver, Ltd.

Attorneys at Law

30 South Wacker Drive • 29th Floor • Chicago, Illinois 60606-7484

Telephone (312) 207-1000

Charles P. Schulman
(312) 207-3912

Facsimile (312) 207-6400

July 26, 1996

VIA TELECOPY

Robert M. Cook, Esq.
Law Offices of Robert M. Cook
201 West Second Street
Yuma, AZ 85364

Re: *In re Tezak*

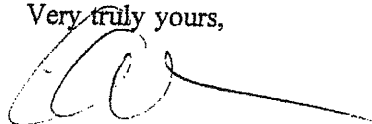
Dear Bob:

By my calculation, the restitution claimants are owed \$181,000 as follows:

\$170,000 balance remaining pursuant to the Settlement
Agreement plus 8% interest since December 1995.

Please inform me as to when we can receive payment. Thank you very much.

Very truly yours,



Charles P. Schulman

CPS/jlb

TEZAK 0019

***** -COMM. JOURNAL- ***** DATE JUL-26-1996 ***** TIME 14:01 *** P.01

MODE = MEMORY TRANSMISSION

START=JUL-26 13:59

END=JUL-26 14:01

FILE NO.= 121

NO.	COM	ABBR/NTWK	STATION NAME/ TELEPHONE NO.	PAGES	PRG.NO.	PROGRAM NAME
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-SACHNOFF & WEAVER LTD. -

***** -312 207 1000 - ***** - 312 207 1000- *****

Sachnoff & Weaver, Ltd.

30 South Wacker Drive • 29th Floor • Chicago, Illinois 60606-7484
Telephone (312) 207-1000 • Fax (312) 207-6400

CONFIDENTIAL - FAX TRANSMITTAL COVER SHEET

PLEASE DELIVER 2 PAGE(S), INCLUDING COVER SHEET,

TO: Robert M. Cook, Esq.

DATE: July 26, 1996

Also please make copies for: .

Company: The Law Offices of Robert M. Cook

S20

Office Telephone No. (602)539-0959

Fax No. (602)539-0960

FROM: Charles P. Schulman

Telephone No. (312) 207-3912

DELIVER FAX CONFIRMATION TO: Jodi Ext: 6171

User # 3775 Client.Matter # 203271.0001

If you do not receive all pages, or if the pages are not legible,
please call (312) 207-1000, extension 6177.

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COMMENTS:

TEZAK 0020

Schulman

FAX PROCEDURE WORKSHEET

WHEN SENDING A FAX COMPLETE THE FOLLOWING STEPS:

1. Senders Initials: DB Date: 89 Time: _____
2. Correct User # YES/NO
3. Correct Matter # YES/NO
4. Correct Number Of Pages Including Cover Sheet: YES/NO
5. Correct Fax # YES/NO
6. Status: COMPLETE / INCOMPLETE

TEZAK 0021

** TX CONFIRMATION REPORT **

AS OF AUG 9 '96 9:31 PAGE.1

COMMAND #000

SACHNOFF/WEAVER

	DATE	TIME	TO/FROM	MODE	MIN/SEC	PGS	STATUS
001	8/09	09:30	16022657864	G3--S	01"10	002	OK

Sachnoff & Weaver, Ltd.
30 South Wacker Drive 29th Floor Chicago, Illinois 60606-7484
Telephone (312) 207-1000 Fax (312) 207-6400

CONFIDENTIAL - FAX TRANSMITTAL COVER SHEET

PLEASE DELIVER 2 PAGE(S), INCLUDING COVER SHEET,

TO: Nancy Tezak

DATE: August 9, 1996

Also please make copies for:

Company:

Office Telephone No. (602)265-7867

Fax No. (602)265-7864

FROM: Charles P. Schulman

Telephone No. (312) 207-3912

DELIVER FAX CONFIRMATION TO:

Ext:

User # 3775 Client.Matter # 203271.0001

If you do not receive all pages, or if the pages are not legible,
please call (312) 207-1000, extension 6177.

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COMMENTS:

TEZAK 0022

Sachnoff & Weaver, Ltd.

Attorneys at Law

30 South Wacker Drive • 29th Floor • Chicago, Illinois 60606-7484

Telephone (312) 207-1000

Charles P. Schulman
(312) 207-3912

Facsimile (312) 207-6400

August 9, 1996

VIA TELECOPY

(602)265-7864

Mrs. Nancy Tezak
5320 North 16th Street
Suite 114
Phoenix, AZ 85016

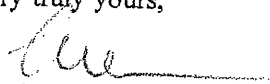
Dear Nancy:

I received a call from Bob Cook this morning and he asked me to transmit to you wiring instructions to my firm's escrow account for the benefit of the restitution claimants. The wiring instructions are as follows:

Bank:	American National Bank & Trust Company of Chicago 33 N. LaSalle Street Chicago, Illinois
Account Name:	Sachnoff & Weaver, Ltd. Escrow Account
Account Number:	14532433
ABA Routing Number:	071-000-770

As I informed Bob earlier, the amount to be wired is \$181,000. If you have any questions, please call.

Very truly yours,


Charles P. Schulman

CPS/jlb

TEZAK 0023

Sachnoff & Weaver, Ltd.

Attorneys at Law

30 South Wacker Drive • 29th Floor • Chicago, Illinois 60606-7484

Telephone (312) 207-1000

Charles P. Schulman
(312) 207-3912

Facsimile (312) 207-6400

August 15, 1996

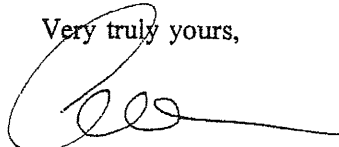
Robert M. Cook, Esq.
Law Offices of Robert M. Cook
201 West Second Street
Yuma, AZ 85364

Re: *In re Tezak*

Dear Bob:

This confirms our receipt of a wire transfer in the amount of \$119,000. There remains a balance due to the restitution claimants in the amount of \$62,000, which will continue to accrue interest at 8% until paid. We understand that an additional \$30,000 will be forthcoming shortly, and the remaining \$32,000 likely will be paid from the proceeds of the sale of real property, the closing of which should occur within 60 days.

Very truly yours,



Charles P. Schulman

CPS/jlb

cc: Charles Fraenkel
Mary J. Kucharz, Esq.

TEZAK 0024

RETURN TO C. Schulman

FAX PROCEDURE WORKSHEET

1. Senders Initials: JS Date: 9/21 Time: 10:44
2. Correct User Number: YES / NO
3. Correct Matter Number: YES / NO
4. Correct Number Of Pages Including Cover Sheet: YES / NO
5. Correct Fax Number: YES / NO
6. Status: COMPLETE / INCOMPLETE

DELIVERED BY _____

** TX CONFIRMATION REPORT **

AS OF APR 21 '97 10:49 PAGE.1

COMMAND #045

	DATE	TIME	TO/FROM	MODE	MIN/SEC	PGS	STATUS
001	4/21	10:48	5205390960	EC--S	01'09	002	OK

Sachnoff & Weaver, Ltd.

Attorneys at Law
30 South Wacker Drive • 29th Floor • Chicago, Illinois 60606-7484
Telephone (312) 207-1000 • Fax (312) 207-4400

Fax Cover Sheet

DATE:	April 21, 1997	TIME:		PAGES:	2 (including cover page)
FAX:	(520)539-0960	TEL:	(520)539-0959		
TO:	Robert M. Cook, Esq.	CC:			
COMPANY:	Law Offices of Robert M. Cook				
FROM:	Charles P. Schulman	DIRECT TEL:	(312) 207-3912		

RETURN CONFIRM:	EXT:
USER #: 1775	CLIENT MATTER: 2033710901

If you have any problems reading this transmission,
please call the fax operator at
(312) 207-1000 ext. 6177

APR 21 1997

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MESSAGE:

TEZAK 0026

Sachnoff & Weaver, Ltd.

Attorneys at Law

30 South Wacker Drive • 29th Floor • Chicago, Illinois 60606-7484

Telephone (312) 207-1000

Charles P. Schulman
(312) 207-3912

Facsimile (312) 207-6400

April 21, 1997

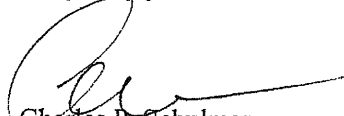
VIA TELECOPY

Robert M. Cook, Esq.
Law Offices of Robert M. Cook
201 West Second Street
Yuma, AZ 85364

Dear Bob:

Please advise me on the status of the closing of the properties located in Illinois and Texas.

Very truly yours,



Charles P. Schulman

CPS/jlb

cc: Charles M. Fraenkel, Esq.
Mary J. Kucharz, Esq.

TEZAK 0027

THE LAW OFFICES OF ROBERT M. COOK
207 West Second Street
Yuma, Arizona 85364

(520) 539-0959
FAX (520) 539-0960
1-800-ROBERT M

Robert M. Cook:
State Bar Of Arizona
Missouri Bar
Nebraska State Bar

FACSIMILE COVER SHEET

PLEASE EXPEDITE IMMEDIATELY

CLIENT NO.: 454-3

TO: CHARLES P. SCHULMAN, ESQ.
FAX NUMBER: 312-207-6400
FROM: ROBERT M. COOK, ESQ.
DATE: April 24, 1997
SUBJECT: TEZAK

THIS FAX CONSISTS OF 2 PAGES INCLUDING THIS COVER SHEET.

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APR 24 '97 9:16

PAGE.001

TEZAK 0028

THE LAW OFFICES OF ROBERT M. COOK

207 WEST SECOND STREET
YUMA, ARIZONA 85364

ROBERT M. COOK:
STATE BAR OF ARIZONA
MISSOURI BAR
NEBRASKA STATE BAR

(520) 539-0959
FAX (520) 539-0960
1-800 ROBERT M

April 24, 1997

VIA FACSIMILE NO. 312-207-6400

Mr. Charles P. Schulman
SACHNOFF & WEAVER, LTD.
29th Floor
30 South Wacker Drive
Chicago, Illinois 60606-7484

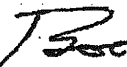
RE: Tezak - (Restitution)

Dear Chuck:

Please provide amount due restitution claimants,
including interest to date, to Nancy at Chicago Title, fax number
(815)726-4702. Thank you.

Sincerely,

THE LAW OFFICES OF ROBERT M. COOK


Robert M. Cook

RMC/jau

APR 24 '97 9:16

PAGE.002

TEZAK 0029

RETURN TO C. Schulman

FAX PROCEDURE WORKSHEET

1. Senders Initials: JS Date: 4/24 Time: 1052
2. Correct User Number: ~~YES~~ / NO
3. Correct Matter Number: ~~YES~~ / NO
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TEZAK 0030

** TX CONFIRMATION REPORT **

AS OF APR 24 '97 10:52 PAGE.1

COMMAND #239

DATE	TIME	TO/FROM	MODE	MIN/SEC	PGS	STATUS
001 4/24	10:51	815 726 4702	EC--S	01'11	002	OK

Sachnoff & Weaver, Ltd.

Attorneys at Law
30 South Wacker Drive • 29th Floor • Chicago, Illinois 60606-7484
Telephone (312) 207-1000 • Fax (312) 207-6400

Fax Cover Sheet

URGENT

DATE: April 24, 1997

TIME:

PAGES: 2
(including cover page)

FAX: 815-726-4702

TEL.: 815-774-1443

TO: Nancy Mitok

CC:

COMPANY: Chicago Title

FROM: Charles P. Schulman

DIRECT TEL.: (312) 207-3912

Apr 24 10 50

RETURN CONFIRM:	EXT:
USER#: 3775	CLIENT MATTER: 2032710001

If you have any problems reading this transmission,
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(312) 207-1000 ext. 6177

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MESSAGE:

Bring to Nancy in closing.

TEZAK 0031

Sachnoff & Weaver, Ltd.

Attorneys at Law

30 South Wacker Drive • 29th Floor • Chicago, Illinois 60606-7484

Telephone (312) 207-1000

Charles P. Schulman
(312) 207-3912

Facsimile (312) 207-6400

April 24, 1997

VIA TELECOPY

Ms. Nancy Mitok
Chicago Title & Trust Company

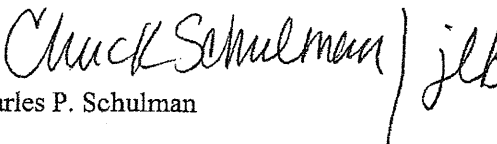
Dear Nancy:

I received a call from Bob Cook this morning and he asked me to transmit to you wiring instructions to my firm's escrow account for the benefit of the restitution claimants. The wiring instructions are as follows:

Bank:	American National Bank & Trust Company of Chicago 33 N. LaSalle Street Chicago, Illinois
Account Name:	Sachnoff & Weaver, Ltd. Escrow Account
Account Number:	14532433
ABA Routing Number:	071-000-770

The amount to be wired is \$72,500, inclusive of interest. If you have any questions, please call.

Very truly yours,


Charles P. Schulman

CPS/jlb

TEZAK 0032

Sachnoff & Weaver, Ltd.

Attorneys at Law

30 South Wacker Drive • 29th Floor • Chicago, Illinois 60606-7484

Telephone (312) 207-1000

Charles P. Schulman
(312) 207-3912

Facsimile (312) 207-6400

April 28, 1997

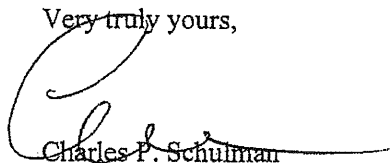
Mr. Niranjana Goel
Claims Specialist
CNA Insurance
P.O. Box 1562
Downers Grove, IL 60515

Re: *In re Tezak*

Dear Mr. Goel:

Enclosed is a check in the amount of \$18,021.20 representing CNA's final installment of its pro rata distribution in accordance with the Tezak Settlement Agreement. Along with Standard Mutual Insurance Company, we will file a Stipulation of Dismissal of the dischargeability complaint currently pending before the Tezaks. Once filed, we will consider this matter closed. If you have any questions, please contact me. Thank you very much.

Very truly yours,



Charles P. Schulman

CPS/jlb
Enclosure

TEZAK 0033

Sachnoff & Weaver, Ltd.

Attorneys at Law

30 South Wacker Drive • 29th Floor • Chicago, Illinois 60606-7484

Telephone (312) 207-1000

Charles P. Schulman
(312) 207-3912

Facsimile (312) 207-6400

April 28, 1997

VIA MESSENGER

Charles M. Fraenkel, Esq.
Leahy, Eisenberg & Fraenkel, Ltd.
309 W. Washington Street; Suite 800
Chicago, IL 60606

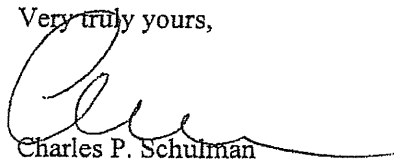
Re: *In re Tezak*

Dear Chuck:

I am pleased to enclose a check in the amount of \$44,048.92 made payable to Standard Mutual Insurance Company representing Standard Mutual's final installment of its pro rata distribution under the terms of the Settlement Agreement. Also enclosed is Colonial Penn's check for \$3,865.18 on account of its final distribution.

I will prepare a Stipulation of Dismissal of the dischargeability complaint. Once filed, I will consider this matter closed. It has been a pleasure working with you on this case. Thank you very much.

Very truly yours,



Charles P. Schulman

CPS/jlb
Enclosure

TEZAK 0034

Sachnoff & Weaver, Ltd.

Attorneys at Law

30 South Wacker Drive • 29th Floor • Chicago, Illinois 60606-7484

Telephone (312) 207-1000

Charles P. Schulman
(312) 207-3912

Facsimile (312) 207-6400

April 28, 1997

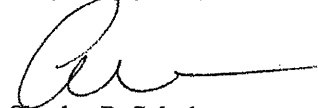
Mary J. Kucharz, Esq.
Assistant Corporation Counsel
City of Joliet
150 West Jefferson Street
Joliet, Illinois 60431

Re: *Tezak*

Dear Mary:

Enclosed are checks made payable to the Crest Hill Fire Department and Claims and Inspection Services, Inc. in connection with the Tezak settlement. Please distribute the enclosed to the appropriate entities. There will be a further disbursement to Claims and Inspections Services and Crest Hill Fire Department representing their payment in full of their restitution claims. Please call me if there are any questions.

Very truly yours,



Charles P. Schulman

CPS/jlb
Enclosures

TEZAK 0035

Sachnoff & Weaver, Ltd.

Attorneys at Law

30 South Wacker Drive • 29th Floor • Chicago, Illinois 60606-7484

Telephone (312) 207-1000

Charles P. Schulman
(312) 207-3912

Facsimile (312) 207-6400

April 28, 1997

Mary J. Kucharz, Esq.
Assistant Corporation Counsel
City of Joliet
150 West Jefferson Street
Joliet, Illinois 60431

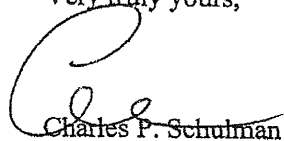
Re: *In re Tezak*

Dear Mary:

I am pleased to enclose a check in the amount of \$5,191.37 made payable to the City of Joliet representing the City's final installment of its pro rata distribution under the terms of the Settlement Agreement.

I will prepare the Stipulation of Dismissal of the adversary proceeding which should be filed in Phoenix disposing of the dischargeability complaint. If you have any questions, please contact me. Thank you very much.

Very truly yours,



Charles P. Schulman

CPS/jlb
Enclosure

TEZAK 0036

Sachnoff & Weaver, Ltd.

Attorneys at Law

30 South Wacker Drive • 29th Floor • Chicago, Illinois 60606-7484

Telephone (312) 207-1000

Charles P. Schulman
(312) 207-3912

Facsimile (312) 207-6400

April 28, 1997

VIA TELECOPY

Robert M. Cook, Esq.
Law Offices of Robert M. Cook
201 West Second Street
Yuma, AZ 85364

Re: *In re Tezak*

Dear Bob:

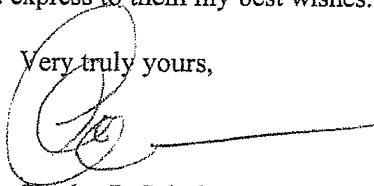
This is to acknowledge our receipt of the Debtors' final installment of their settlement obligations to the class of restitution creditors.

By this letter, on behalf of Standard Mutual Insurance Company and Continental Casualty Corporation, this is to advise you that we hereby withdraw our vote rejecting the Debtors' plan of reorganization and affirmatively vote in favor of the plan.

In addition, I will shortly be sending to you for filing a stipulation of dismissal of the dischargeability complaint against the Debtors presently pending before Judge Case.

Please congratulate your clients and express to them my best wishes.

Very truly yours,

A handwritten signature in dark ink, appearing to be 'CPS', with a long horizontal line extending to the right.

Charles P. Schulman

CPS/jlb

TEZAK 0037

** TX CONFIRMATION REPORT **

AS OF APR 28 '97 10:26 PAGE.1

COMMAND #221

DATE TIME TO/FROM MODE MIN/SEC PGS STATUS
001 4/28 10:25 5205390960 EC--S 00'54" 002 OK

Sachnoff & Weaver, Ltd.

Attorneys at Law
30 South Wacker Drive · 29th Floor · Chicago, Illinois 60606-7484
Telephone (312) 207-1000 · Fax (312) 207-6400

Fax Cover Sheet

DATE: April 28, 1997

TIME:

PAGES: 2
(including cover page)

APR 28 10 30

FAX: (520)539-0960

TEL.: (520)539-0969

TO: Robert M. Cook, Esq.

CC:

COMPANY: Law Offices of Robert M. Cook

FROM: Charles P. Schulman

DIRECT TEL.: (312) 207-3912

RETURN CONFIRM:	Jodi Bennett	EXT:
USER#:	3773	CLIENT MATTER:
		205271-0001

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(312) 207-1000 ext. 6177

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MESSAGE:

Robert M. Cook (312) 207-1000
robertmcook@robertmcook.com

TEZAK 0038

Sachnoff & Weaver, Ltd.

Attorneys at Law

30 South Wacker Drive • 29th Floor • Chicago, Illinois 60606-7484

Telephone (312) 207-1000

Charles P. Schulman
(312) 207-3912

June 2, 1997

Facsimile (312) 207-6400

Richard G. Patrick, Esq.
Assistant United States Attorney
4000 U.S. Courthouse
230 North First Avenue
Phoenix, Arizona 85025

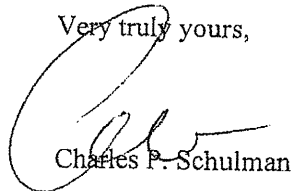
Re: In re Tezak

Dear Richard:

I enclose a Stipulation of Dismissal which we are required to file in accordance with court approved Settlement Agreement.

I would be grateful if you would execute the Stipulation and have a clerk file same in the Bankruptcy Court (with one or two stamped copies) so that we can close this matter. If you have any questions, please contact me. Thank you very much.

Very truly yours,



Charles P. Schulman

CPS/jr
Enclosure

TEZAK 0039

1	Charles P. Schulman		Mary J. Kucharz, Esq.
2	Tracy L. Treger		Assistant Corporation Counsel
	Sachnoff & Weaver, Ltd.		City of Joliet
3	30 South Wacker Drive; Suite 2900		150 West Jefferson Street
	Chicago, Illinois 60606		Joliet, Illinois 60431
4	(312) 207-1000		
5	Attorneys for Standard Mutual Insurance		Attorney for City of Joliet,
6	Company and Continental Casualty Corporation		Illinois
7	Janet Napolitano		
8	United States Attorney		
	District of Arizona		
9			
	Richard G. Patrick Arizona Bar No. 005148		
10	Assistant United States Attorney		
	4000 U.S. Courthouse		
11	230 North First Avenue		
	Phoenix, AZ 85025		
12	(602) 514-7500		
13			
14	IN THE UNITED STATES BANKRUPTCY COURT		
15	FOR THE DISTRICT OF ARIZONA		
16	IN RE)	In Proceedings Under Chapter 11
17)	
	ROBERT J. TEZAK and NANCY J. TEZAK,)	
18)	Case Nos. 94-02013-PHX-CGC
)	and
19	Debtors.)	94-02014-PHX-CGC
)	(Jointly Administered)
20	UNITED STATES OF AMERICA, STANDARD)	
21	MUTUAL INSURANCE COMPANY,)	Adversary Case No. 95-633
	CONTINENTAL CASUALTY COMPANY and)	
22	THE CITY OF JOLIET, ILLINOIS,)	STIPULATION OF
23)	DISMISSAL PURSUANT
	Plaintiffs,)	TO F.R.B.P. 7041(a)(1)
24)	
	v.)	
25)	
	ROBERT J. TEZAK and NANCY L. TEZAK,)	
26)	
	Defendants.)	
27)	
28)	

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Standard Mutual Insurance Company, Continental Casualty Corporation, The City of Joliet, Illinois and the United States of America ("Plaintiffs") for their Stipulation of Dismissal of this adversary proceeding pursuant to Rule 7041(a)(1) of the Federal Rules of Bankruptcy Procedure state as follows:

1. Plaintiffs (with the exception of the United States) are members of the class of creditors representing restitution claimants under the Debtors' Plan of Reorganization.

2. On September 20, 1995, Plaintiffs filed the above-captioned adversary complaint against the Debtors to determine the dischargeability of certain debts pursuant to Sections 523(a)(7) and 523(c)(13) of the Bankruptcy Code.

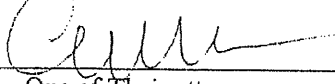
3. On May 8, 1996 Defendants filed their answer to Plaintiffs' complaint.

4. On or about December 15, 1995, Plaintiffs and Defendants entered into that certain Settlement Agreement (the "Agreement") which provided, among other things, for the dismissal of the instant complaint upon payment of certain amounts to the class of restitution creditors.

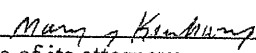
5. Plaintiffs (with the exception of the United States) have received from the Debtors the settlement amount as set forth in the Agreement, with interest. Defendants have otherwise complied with their obligations under the Agreement. Accordingly, Plaintiffs are required to execute this Stipulation.

1 6. By executing this Stipulation, Plaintiffs stipulate as to the dismissal of the
2 instant adversary proceeding in accordance with Rule 7041(a)(1).
3

4 STANDARD MUTUAL INSURANCE COMPANY and
5 CONTINENTAL CASUALTY COMPANY

6 By: 
7 One of Their attorneys
8 Charles P. Schulman, Esq.
9 Sachnoff & Weaver, Ltd.
10 30 S. Wacker Drive
11 Suite 2900
12 Chicago, Illinois 60606

13 CITY OF JOLIET, ILLINOIS

14 By: 
15 One of its attorneys
16 Mary J. Kucharz, Esq.
17 Assistant Corporation Counsel
18 City of Joliet
19 150 West Jefferson Street
20 Joliet, Illinois 60431

21 UNITED STATES OF AMERICA

22 By: _____
23 One of its attorneys
24 Janet Napolitano
25 United States Attorney
26 District of Arizona
27 4000 U. S. Courthouse
28 230 North First Avenue
 Phoenix, AZ 85025
 (602) 514-7500

Sachnoff & Weaver, Ltd.

Attorneys at Law

30 South Wacker Drive • 29th Floor • Chicago, Illinois 60606-7484

Telephone (312) 207-1000

Charles P. Schulman
(312) 207-3912
cschulman@sachnoff.com

Facsimile (312) 207-6400

January 29, 1998

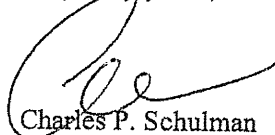
Charles M. Fraenkel, Esq.
Leahy, Eisenberg & Fraenkel, Ltd.
161 N. Clark Street; Suite 1325
Chicago, IL 60601

Re: *In re Tezak*

Dear Chuck:

Here are the final two checks to Standard Mutual and CNA. If you have any questions, please call.

Very truly yours,



Charles P. Schulman

CPS/jlb
Enclosures

TEZAK 0043